



Your best route to
a better mortgage®

Hey, Philadelphia.

Thousands more could be saving every month.



► TO QUALIFY FOR HARP:

Your loan is owned by Freddie Mac or Fannie Mae.

Your current loan-to-value (LTV) ratio is greater than 80%.

You must be current on your mortgage, with no 30-day+ late payments in the last six months and no more than one in the past 12 months.

Your home is your primary residence, a 1-unit second home or a 1- to 4-unit investment property.

Your loan was originated on or before May 31, 2009.



**AVERAGE SAVINGS
FOR
PHILADELPHIA HOMEOWNERS
WHO HAVE REFINANCED
WITH HARP:**

\$198
PER MONTH



Source: FHFA, statistics as of 4th Quarter 2014. HARP eligible loans with a refinance incentive.

HARP.gov